



mesacc.edu



Fulfilling Goals.

Personal Achievement.

Financial Aid Services >

For 2011 – 2012, MCC awarded more than \$82 million in federal grants, loans, and student employment. MCC also awarded more than \$3.2 million in scholarships.*

*MCC Office of Financial Aid. 2012 Student Information System.

At Mesa Community College, we'll do everything we can to help you obtain the financial aid you need to make your dream of higher education a reality.

Building your future with an academic education is an accomplishment with life-long rewards. Whether you're hoping to transfer to a four-year university, accomplish one of our two-year career programs, or improve your skill set for the job you already have, we want you to succeed.

Apply Early! **Apply Now!**

To be considered an early applicant and to be given priority for other funds available, MCC must receive your accurate electronic Student Aid Report (SAR) with all other required documents no later than the first Friday in April.

You must also meet all student eligibility requirements (such as the Standards of Satisfactory Academic Progress). This date is not a deadline, but a priority date for consideration for types of aid other than the Pell Grant. School priority dates are usually earlier than federal deadlines.

Resident

Mesa Community College is required to comply with Arizona Proposition 300. New guidelines from the State of Arizona explicitly state our responsibilities in establishing residency and eligibility requirements for all students seeking admissions, financial aid, and other college services. You may find additional information online at www.maricopa.edu/publicstewardship/resources/legcomp.php.

Until you show proof of residency to the college, we are required to charge out-of-state tuition prices.

To qualify for in-state tuition and state financial assistance, students must provide documentation as proof of lawful presence in the United States. Acceptable documents include a birth certificate, an Arizona driver license or ID card issued after 1996, US passport, or official immigration papers. The complete listing of acceptable documentation can be found online at www.mesacc.edu/admissions-records/residency-citizenship or at www.maricopa.edu/residency/docs.php. The Student Declaration Form can be downloaded as a pdf document from [www.maricopa.edu/residency/Student Declaration 3.2011.pdf](http://www.maricopa.edu/residency/Student%20Declaration%203.2011.pdf)

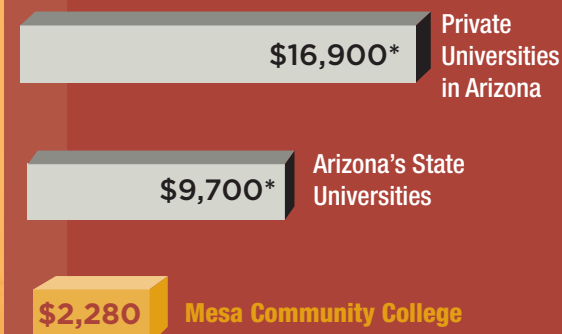
Non-Resident


A student that is not classified as an Arizona resident for the purposes of admission at MCC may apply for private scholarship funds. Only those with a lawful presence in the US may qualify for MCCCED scholarships or federal aid. Any information you provide about legal status when you apply for financial aid or scholarships may be subject to mandatory reporting to federal immigration authorities under AZ law.

Scholarship Resources are available for Resident and Non-Resident students. For additional resources go to www.mesacc.edu/financial-aid/types-aid/scholarships#.

Comparison of Annual Tuition for a Full-Time Student

*Source: AZ Board of Regents and the National Center for Educational Statistics and is based on averages for private universities and Arizona State Universities for two 15 credit semesters





Federal Financial Aid

Our federal government knows the importance of a college education. That is why, for many years now, college students have been provided with government funding opportunities. To be eligible for any federally funded student aid, you must complete the Free Application for Federal Student Aid (FAFSA), submit all documents requested by the MCC Financial Aid Office, and be registered at MCC. If it seems overwhelming, remember we're here to help you get your applications finished. Take a look – federal financial aid comes in a few different forms: grants, loans, and work-study programs.

Federal Grants: Federal grants are awarded solely based on financial need. Unlike loans, they do not have to be repaid (unless, for example, you are awarded funds incorrectly or withdraw from school). The amount you receive depends on your financial need, cost of attendance, and enrollment status (full-time or part-time). There are several different grants available for which you can apply.

Federal Direct Loans: Federal Direct loans are provided to a student with the signed agreement and understanding that they are to be repaid. Federal Direct Subsidized loans are awarded based on

financial need and the federal government pays the loan interest while you are in school. Federal Direct Unsubsidized loans are awarded regardless of financial need and accrue interest while you are in school.

PLUS Loans: PLUS loans are designed for the parents of dependent MCC students. The loan is not based on financial need and is unsubsidized, meaning interest accrues throughout the life of the loan. After the parent's eligibility is established and funds are awarded, the MCC student must attend school no less than half-time.

Work-Study Programs: Through the Federal Work-Study program (FWS), students can be provided with a job on campus while they attend school. You must apply for federal financial aid to determine if you are eligible for this program. With FWS at MCC, you can acquire marketable job skills and establish valuable friendships. For example, many student employees at MCC use their FWS supervisors as references for jobs off campus or after they leave college. If you enter this experience with enthusiasm, determination, a willingness to learn, and a positive attitude, then you will gain far more than just funding for school.

Other resources to consider in paying for your education!

Scholarships

A scholarship is funding donated or provided by the college (for example, the Maricopa Community Colleges Foundation) or private donors (individuals or organizations) for education expenses. These funds do not need to be repaid as long as satisfactory academic standards are maintained. A wide variety of scholarships are available based on specific conditions for eligibility, such as students exhibiting excellent character, who have a record of community service, or who are pursuing a particular area of study.

It is a good idea to ask the Financial Aid Office for help if you would like to learn more about private scholarships or if you are ready to apply for the MCC Scholarship. We also encourage you to browse our website and apply for as many scholarships as are available. Just go to www.mesacc.edu/financial-aid/types-aid/scholarships# and there you'll find an entire list of possibilities.

Applying for scholarships is a great way to help pay for your college education. Both MCC and private scholarship donors want to help today's students open the doors to higher education and career success. Plus, scholarship and gift funding requires no repayment, and it can cut your tuition down to a fraction of the actual cost – if not altogether free!

Private Loans

Many students are able to receive federal aid, but if your federal aid does not cover all necessary education expenses, then loans through private lenders are also available. It is important that you closely review the terms of private loans and ensure that you are receiving only money that you truly need. Contact the MCC Financial Aid Office if you are interested in applying for a private loan.

Presidents' Scholarship

The Presidents' Scholarship is available to all Maricopa County high school graduates who have graduated within the past academic year. The scholarship is a tuition waiver that covers in-county tuition, and the registration fee, for up to 15 credit hours for four consecutive semesters, excluding summer sessions.

Criteria:

- Must graduate from a North Central Association (NCA) accredited Maricopa County high school within two academic semesters preceding this application.
- Verify rank in the top 15 percent of his/her NCA-accredited Maricopa County high school class in the sixth, seventh, or eighth semester AND, at the time of application, have either tested into at least ENG101 (with a minimum Write Placer score of 5), MAT120, and CRE101, or have successfully completed, at an MCCC college, the requisite course work for placement into at least ENG101, MAT120, and CRE101.
- Alternatively, students who complete secondary education programs in Maricopa County may qualify via placement test scores. To qualify, students must achieve the following scores on the Maricopa Community College placement test:
 - English: Write Placer score of 6 or higher,
 - Reading: Exemption from CRE101, AND
 - Math: Placement in MAT120 or higher
- Enroll at the Maricopa Community College of your choice with two academic semesters following high school graduation without having attended another accredited college or university before enrolling in a Maricopa Community College.
- Fulfill other college specific entrance requirement(s).

MCC Honors Achievement Award

If you're a student with a cumulative GPA of at least 3.25 and have completed 12 credits in the Maricopa Community Colleges, you qualify for membership in the MCC Honors Program.

As a member of MCC's Honors program, you also qualify for an Honors Achievement Award of up to \$325 per semester. MCC Honors students are required to take at least one three-hour Honors class that will earn Honors credit on their official transcript. For more information, contact the Honors Program staff at 480.461.7079.

Fast-Tracking The Dream

The Fast-Tracking The Dream program is a community partnership that seeks participants in the program. Earned income that is deposited into a special savings account with an approved financial institution is tripled to minimize or remove the financial barriers for obtaining a college education.

The focus of the program is to improve access to a college education for low-to moderate-income individuals and to enhance the financial literacy to pay for tuition, books, fees, and course-required materials. To put your dream on the fast track, contact MCC Service-Learning at 480.461.7114.



Federal Aid Options Summary

FEDERAL STUDENT AID	TYPE OF AID	PROGRAM DETAILS	ANNUAL AWARD LIMITS*
Federal Pell Grant	Grant Does Not have to be repaid	Available almost exclusively to undergraduates; all eligible students will receive the Federal Pell Grant amount for which they qualify.	\$577 to \$5,550 *Pell awards are subject to change every year.
Federal Supplemental Educational Opportunity Grant "FSEOG"	Grant Does Not have to be repaid	For undergraduates with exceptional financial need; priority is given to Federal Pell Grant recipients; funds depend on availability at school.	\$1,000
Leveraging Educational Assistance Program "LEAP"	Grant Does Not have to be repaid	Provided to Arizona residents of highest demonstrated financial need; funds are based on availability and eligibility.	\$1,000
Federal Work-Study "FWS"	Money is earned while attending school; does not have to be repaid	For undergraduate and graduate students; jobs can be on or off campus; students are paid at least federal minimum wage.	\$5,600 per academic year

*Annual award limits are subject to change after 2012-2013. For the most current information on award limits, visit www.mesacc.edu/financial-aid



- Learn more about student loans by using www.studentloans.gov
- Avoid Delinquency & Default on your student loan
- Repayment options
- Loan Entrance Counseling
- Master Promissory Note
- Track your borrowing at www.nslds.ed.gov

FEDERAL STUDENT AID	TYPE OF AID	PROGRAM DETAILS	ANNUAL AWARD LIMITS*
Federal Perkins Loan	Loan Must be repaid.	Interest charged on this loan is 5 percent for both undergraduate and graduate students; payment is owed to the school that made the loan.	\$3,600 for undergraduate students
Subsidized Direct Loan	Loan Must be repaid.	Subsidized: U.S. Department of Education pays interest while borrower is in school and deferment periods; you must be at least a half-time student and have financial need.	\$3,500 to \$4,500, depending on grade level
Unsubsidized Direct Loan	Loan Must be repaid.	Unsubsidized: Borrower is responsible for interest during life of the loan; you must be at least a half-time student; financial need is not a requirement.	\$2,000 to \$6,000, depending on grade level
Direct PLUS Loan	Loan Must be repaid.	Available to parents of dependent undergraduate students and graduate or professional students enrolled at least half-time. Financial need is not a requirement. Parents must be U.S. Citizens or eligible non-citizens & must not have an adverse credit history. PLUS Loans are unsubsidized: Borrower is responsible for interest during the life of the loan.	Maximum amount is cost of attendance minus any other financial aid the student receives; no minimum award amount.
Private Loan	Loan Must be repaid.	Please contact the office of Student Financial Services	Amounts may vary and are dependent on various financial aid factors.

*Annual award limits are subject to change after 2012-2013. For the most current information on award limits, visit www.mesacc.edu/financial-aid

For more information in Spanish, www.fafsa.ed.gov/es_ES



With Just A Few Simple Steps You Can Take A Giant One.

Applying for financial aid is simple enough. We're here to help in any way you need. Once you've completed the process successfully, you'll be able to make that giant step toward completing your educational goals and earning a degree – and with that, up to 37% more income over the course of your career.

STEP 1

Apply for a federal Personal Identification Number (PIN) at www.pin.ed.gov

Your PIN is a four-digit number used to identify you as someone who has the right to access your personal information on federal student aid websites. If you're a parent and you want to electronically sign a FAFSA for your child, you need a valid Social Security Number to get your own PIN. (A work employment SSN is considered ineligible for the purpose of a PIN). If you do not meet this requirement you may sign by printing a signature page. If you have more than one child attending college, you can use the same PIN.

STEP 2

Fill out the FAFSA at www.fafsa.gov

Complete the Free Application for Federal Student Aid (FAFSA) on the website, the Renewal FAFSA on the website, as soon as possible (after January 1 and no later than June 30 of the next school year). Regardless of the type of aid for which you qualify, filling out the FAFSA is your first step. Applying online is fast and easy, even if you've never completed the FAFSA before.

Parents without a valid Social Security Number need to input zeros in place of the SSN when completing the parental information (this may take several attempts before the FAFSA accepts this information).

Make sure you have the following:

- Federal PIN (students and parents if applicable)
- Social Security number
- Driver's License number
- Alien Registration number (if applicable)
- Most recent income tax returns or W-2[†]
- Records of untaxed income (i.e., Social Security benefits)
- IRS Data Retrieval Tool*

Please keep a copy of all of your documents because they may be requested in order to complete your financial aid at MCC.

*** IRS Data Retrieval Tool**

This allows students and parents to access the IRS tax return information needed to complete the FAFSA. Students and parents may transfer the data directly into their FAFSA application. If you are eligible to use the IRS Data Retrieval Tool, we recommend it:

1. It's the easiest way to provide your tax data
2. It's the best way of ensuring that your FAFSA has accurate information
3. You won't need to provide a copy of your parents' tax return to your college

If you do not use the IRS Data Retrieval Tool to provide tax information and your college requests a copy of your tax return transcripts or your parents' tax return, you may be required to obtain an official tax transcript from the IRS.

[†] Don't have a copy of your tax return transcript?

Get a free transcript from the IRS by calling 1.800.829.1040 and requesting a free copy of Form 4506-T (Request for Transcript and Tax Return). You may also download a request by going to the IRS website at <http://www.irs.gov/individuals/article/0,,id=232168,00.html>

Once your FAFSA has been processed, you will receive confirmation in the mail/email with an estimate of the aid you can expect. Verify the information for accuracy. Corrections may be submitted at www.fafsa.gov.

STEP 3

Admit and Enroll into MCC

Before your FAFSA can be processed by MCC, you must be admitted into the college. To do this, you need to complete the Student Information Form.

It's easy, and you can do it online. Just visit my.maricopa.edu or visit Admissions for assistance.

STEP 4

Check Your Status

1. Login at my.maricopa.edu using your MEID (i.e. STU1234567)
2. Check "To Do" list often for needed items
3. Check "Message Center" often for any updates or notices
4. Go to "view financial aid" link to check for any pending financial aid awards and/or Accept/Decline aid.
5. Opt-In/ Opt-out for Book Advance*

*Book Advance: An early allowance of financial aid, issued through MSRP to purchase books based on financial aid eligibility and excess funds available.

STEP 5

MCC will review your FAFSA

The specialists in the MCC Office of Financial Aid will review your financial aid information once we have received your FAFSA from the federal processor and after all other required forms have been submitted. As a general rule, allow 30 days for processing. During the busier times of the year (January/June – August), it may even take longer – so don't put it off! If any changes occur in your plans to attend MCC, such as your enrollment status or your family's financial circumstances, contact the Financial Aid Office for further information.

Our office will determine your financial aid eligibility based on the completion and accuracy of your financial aid file. Federal student loans must be processed before your last day of enrollment for that school year.

STEP 6

Find out how much and what types of funding you've received

The type of financial aid awarded to you depends on your need, your level of enrollment, and when you completed your financial aid application. Your financial aid package could consist of a combination of grants, loans, scholarships, and student employment.

To view your financial aid award letter, log on to your My.Maricopa.edu account using your MEID. On the "Student Center" tab, scroll down to the "Finances" section and click on the "View Financial Aid" link. Select the "appropriate year" link to view your financial aid and/or scholarship award. You will be able to view, accept/decline and/or reduce the types of aid offered and the amounts.*

*Only Loan awards can be reduced. Additional steps required for first-time loan borrowers

STEP 7

Sign up to receive your funds

Financial aid in excess of tuition, fees & other charges will result in a refund.

You will receive a message from the cashier with information to enroll in the MSRP program. The enrollment process will allow you to select how you want to receive the funds.*

1. **Direct Deposit.** 3-5 business days
2. **Visa Check Card.** 3-5 business days
3. **Check.** 10+ business days

*Continuing students not required to re-enroll, however any necessary updates should be made to ensure timely disbursement of funds.

Disbursement timeline

Book Advance: Approx. 7-5 days prior to the start of your first class

Financial Aid Refund: Approx. 2 weeks after classes begin

MARICOPA STUDENT REFUND PROGRAM (MSRP)

The Maricopa Student Refund Program (MSRP) is a process for ensuring that students receive refunds from the Maricopa Community Colleges in a safe, convenient, and efficient manner. Only students who will be receiving a refund from a Maricopa college will be affected by the MSRP.



**Help in Person.
Help Online.
All To Help You Get
What You Need.**

Visit these websites to help find additional Financial Aid

StudentAid

www.studentaid.ed.gov

This site provides a comprehensive source of student financial aid information, advice, and tools—on or off the Web. It's worth taking a look.

Maricopa Community Colleges Foundation

www.maricopa.edu/resdev/scholarships

More than 1,500 Maricopa Community College students benefit annually from scholarships funded by contributions to the Maricopa Community Colleges Foundation. Gifts from alumni, employees, committed citizens, corporations, and foundations help many students lacking financial resources to achieve their educational and career goals. The Foundation also actively seeks support for students who demonstrate outstanding academic potential.

The Arizona Community Foundation

www.azfoundation.org

The Arizona Community Foundation is the largest private provider of scholarships in Arizona. Annually, ACF awards more than 1,000 scholarships totaling more than \$3.9 million.

College Answer – Financing Your Education

www.collegeanswer.com/financing/content/index.jsp

Learn about the lending process, potential lenders, borrowing responsibly, exploring loan options, and repaying your loans on time.

A Simple Student Success Checklist

- | | |
|--|---|
| ① APPLY FOR PIN
www.pin.ed.gov | ⑦ ACCEPT/DECLINE YOUR AID
<i>Opt-in/out for Book Advance</i> |
| ② FILE YOUR FAFSA
www.fafsa.ed.gov | ⑧ LOAN APPLICANTS ONLY –
COMPLETE LOAN ENTRANCE
COUNSELING
www.studentloans.gov |
| ③ APPLY FOR SCHOLARSHIPS
www.mesacc.edu/financial-aid | ⑨ COMPLETE MASTER PROMISSORY
NOTE (MPN)
www.studentloans.gov |
| ④ APPLY FOR MCC
www.mesacc.edu | ⑩ RECEIVE YOUR FUNDS (MSRP)
www.prepaid.citi.com/maricopa |
| ⑤ CHECK MY STATUS
my.maricopa.edu | ⑪ MAINTAIN YOUR SATISFACTORY
ACADEMIC PROGRESS (SAP)
www.mesacc.edu/financial-aid |
| ⑥ READ YOUR AWARD LETTER
my.maricopa.edu | |



More Helpful Websites

Arizona College Scholarship Foundation

www.azcsf.org

Arizona Grants

www.azgrants.gov

Arizona Tribal Scholarships

www.aasfaa.org

Chicanos Por La Causa

www.cplc.org

FastAid

www.fastaid.com

Hispanic College Fund

www.hispanicfund.org

Hispanic Scholarship Fund

(includes Gates Millennium
Scholars)

www.hsf.net

International Education

Financial Aid

www.iefa.org

MENSA Education and Research Foundation

www.mensafoundation.org

National Association of Hispanic Nurses

www.nahn-phx.org

National Council of La Raza

www.nclr.org

Next Student

www.nextstudent.com

Enrollment Information

Southern and Dobson Campus

By Phone: 480-461-7700

In Person: Admissions Office – Bldg 38

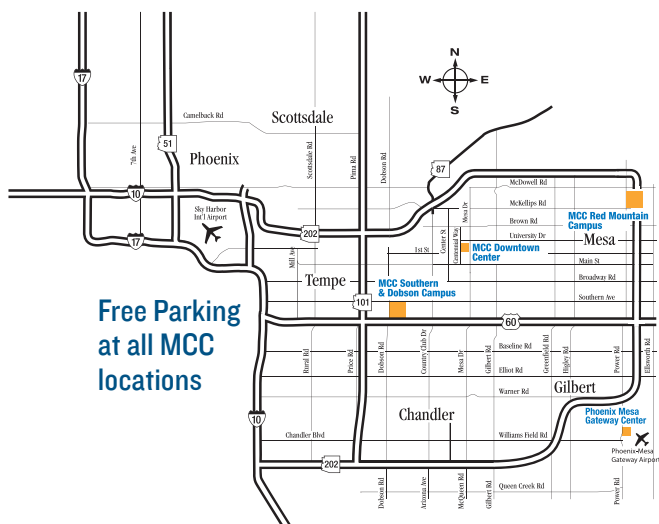
Red Mountain Campus

By Phone: 480-654-7600

In Person: Enrollment Services – Mesquite Bldg

Online Enrollment

www.mesacc.edu/enroll



**Free Parking
at all MCC
locations**

MCC has multiple class locations and options to better serve our community



Southern and Dobson Campus

1833 W. Southern Avenue
Mesa, AZ 85202
480-461-7000



MCC Red Mountain Campus

7110 E. McKellips Road
Mesa, AZ 85207
480-654-7200

Downtown Center

165 North Centennial Way
Mesa, AZ 85201
480-461-6200

Phoenix-Mesa Gateway Center

7440 East Tahoe Ave
Mesa, AZ 85212
480-988-8501

MCC eLearning

www.mesacc.edu/elearning
480-461-7928



mesacc.edu 480-461-7000 1-866-532-4983



A Maricopa Community College. The Maricopa County Community College District is an EEO/AA institution.

